

Pneumonia
often follows a
Neglected Cold
KILL THE COLD!

HILL'S
CASCARA QUININE
BROMIDE

Standard cold remedy for 20 years
—in tablet form—safe, sure, no
opiates—breaks up a cold in 24
hours—relieves grip in 3 days.
Money back if it fails. The
genuine box has a Red
top, with Mr. Hill's
picture.

At All Drug Stores

League Of Nations Has Rough Time At White House

WASHINGTON, Jan. 7. (By International News Service.)—No dogs allowed! This sign hangs out at the White House. If it didn't President Wilson might find himself swamped with canine gifts. It seems that everyone wants to give his best dog to the president.

The latest proffer of a canine gift was that of two Chinese Chow pups, which were offered to the president by P. T. Barnum, grandson of the famous showman.

When the president was abroad he was presented with a dog which was named "League of Nations," because its owner admired the work the president had done for the league of nations. The president gave the dog to Secretary Tumulty. Secretary Tumulty's Alreadie wouldn't stand up to the European canine. Secretary Tumulty gave "League of Nations" to a friend. The friend's cat objected to "League of Nations," and so the European dog was presented to Mrs. William E. Borah, wife of the senator from Idaho.

Stomach Out of Fix?

Phone your grocer or
druggist for a dozen bottles
of this delicious digestant—a glass
with meals gives delightful relief, or
no charge for the first dozen used.

Shivar Ale

PURE DIGESTIVE AROMATICS WITH
SHIVAR MINERAL WATER AND GINGER

Nothing like it for renovating old
worn-out stomachs, converting food
into rich blood and sound flesh.
Bottled and guaranteed by the cele-
brated Shivar Mineral Spring, Shel-
ton, S. C. If your regular dealer
cannot supply you telephone

OLIVER-FINNIE CO.,
Distributors for Memphis.

Administrator's Sale of Trucks

We will sell to the highest
bidder for cash, on Saturday,
Jan. 10, at 1 p. m., in front of

283 MADISON AVE.

The following described trucks:

ONE 3 1/2-TON

PACKARD TRUCK

(Used only 3 weeks.)

ONE 2-TON

SERVICE TRUCK

Above can be inspected at

283 Madison Ave.

UNION & PLANTERS

BANK & TRUST CO.

Administrator: D. E. MacGowan

Estate.

By Sam Holloway,

Trust Officer.

Electric Work

By

FOWLER

Next to Gas Co.

WHITE STAR BICYCLE CO.

Bicycles, Repairs and Supplies.

Agents

YALE, COLUMBIA, SNEEL, RACVILE

AND WONDER

BICYCLES

Repair Work Given Prompt Attention.

We Call For and Deliver.

58 S. Second St.

Sprinkling Hose

60 feet Guaranteed Hose, including

Couplings and Nozzle.

\$7.50, \$8.00 and \$10.00

TOWNER & CO., Inc.

Corner Second and Union.

We Sell for Less

Low Rent—Low Prices. Easy Terms.

We also want to buy second-hand fur-
niture and pianos for cash. We exchange
new for old.

Hunt Bros' Furniture Co.

148-150 Beale Ave.

ITCH!

Money back without question
if HUNT'S fails to relieve the
itching of ECZEMA, RINGWORM, TETTER or
other itching skin diseases. Try
a 75 cent box at our risk.

Nature's Remedy

MR-TABLETS-MR

Better than Pills! GET A

For Liver Ills. **25c Box**

Kolchak's Forces Suppress Revolt In Vladivostok; U. S. Troops Help



Bodies of soldiers killed in uprising. U. S. troops in winter uniforms patrolling streets, and General Gaida.

American troops patrolled the streets of Vladivostok during the recent uprising against Kolchak's all-Russian government. The revolt was led by Gen. Gaida, a Czech-Slovak and former general in the Russian army. Gen. Rosnoff, commander-in-chief of the all-Russian forces in Vladivostok, suppressed the revolt after many soldiers and revolution-
ists had been killed.

SMASH MONEY TRUST SAYS LONDON PAPER

BY FLOYD MACGRIFF,
International News Service Staff Cor-
respondent.

LONDON, Jan. 7.—England is in the grip of the gigantic money trust which is holding the nation to ransom on money rates, according to the London Daily Express. The Daily Express has been waging a campaign to force the government.

First, to insist that the clearing house, now dominated by private bank-
ing interests so that it is virtually a monopoly, be thrown open so that seats may be held by any bank.

Second, to enact legislation making it illegal for the banks to combine to fix the rate of interest and discount, thus preventing what virtually amounts to restraint of trade by big banks.

Third, to end the career of the Bank of England as a private enterprise with certain national privileges, making the bank instead a real national bank.

The Daily Express calls upon the public to back up this demand, which it holds is justified not only by over-
sight banking conditions but by in-
creased charges on every person's cost of living, owing to squeeze methods employed by the allied bank combi-
nation.

"The process of forming the money trust is now virtually complete," the Daily Express charges, "and a five-headed octopus of five great concerns dominates the money market and can fix money rates independently of the law of supply and demand."

The Daily Express alleges that the Bank of England is a part of the money trust and that it has increased the bank rate to 6 per cent without ample reason, adding millions of dol-
lars daily to the nation's burden.

Members, warns the Daily Ex-
press, "that money has ceased to be a free commodity subject to the laws of supply and demand so far as Great

BRITAIN IS CONCERNED. THE TREASURY AND THE HUMBLES INDIVIDUAL ALIKE CAN ONLY OBTAIN ADVANCES AND CREDIT AT THE HANDS OF THE TRUST, AND MUST PAY FOR THEM WHAT THE TRUST CARES TO DEMAND.

"This is a dangerous and most anti-social situation, and no such power can safely be placed in the uncontrolled hands of individuals."

The Express points out that on Oct. 2 the rate of interest on treasury bills at three months was 3 1/2 per cent, while today it is 5 1/2 per cent. On Oct. 3 the rate of interest paid on deposits by banks was 3 per cent, while now it is 4. Thus while the banks are re-
ceiving 2 per cent more from the treasury they are only paying their depositors 1 per cent more. Since there are about \$2,000,000,000 of treas-
ury bills out, all of them negotiable se-
curities which can be turned into cash any day, it means that the added 2 per cent means a gross profit of some \$126,000,000 to the banks which hold practically all the bills. Raising the interest on customers' deposits which were used to take up such bills still leaves the banks a net of \$45,000,000.

The Daily Express holds that such a division of profits is "absolutely in-
defensible."

The Express says the total annual profits of the banks involved in this holdup are more than \$2,400,000,000, the raising of the interest rate to the gov-
ernment adding nearly 75 per cent in-
crease to the banks' profits. The Ex-
press wants to know if the depositors are going to take this "lying down."

The Express demands that the chan-
celor of the exchequer assert control over the money trust and compel the banks to raise their rate of interest to their depositors to the full amount of the increase in treasury bills.

—MITCHELL TO COAST.

CINCINNATI, Jan. 7.—Pitcher Roy Mitchell was today sold by the Cincinnati Nationals to the Sacramento club of the Pacific Coast league. The purchase price was not disclosed.

Read News Scimitar Wants.

LUMBER INTERESTS TO GO TO SAN FRANCISCO

SAN FRANCISCO, Cal., Jan. 7.—The lumber industry will be represented at the National Foreign Trade council at its seventh annual convention in San Francisco, May 12 to 15, 1920. Ten representatives each of nations border-
ing the Pacific or their dependencies, have been invited to the council, this being a departure from the past policy of the council which has been con-
ducted entirely by American business men and in their interests.

The slogan of the council is "Greater Prosperity Through Greater Foreign Trade," the importance of trans-Pacific trading being especially recognized at the present time, with the re-es-
tablishment of the American merchant marine and the allocation during the coming months of ships to handle the passenger problem of the Pacific.

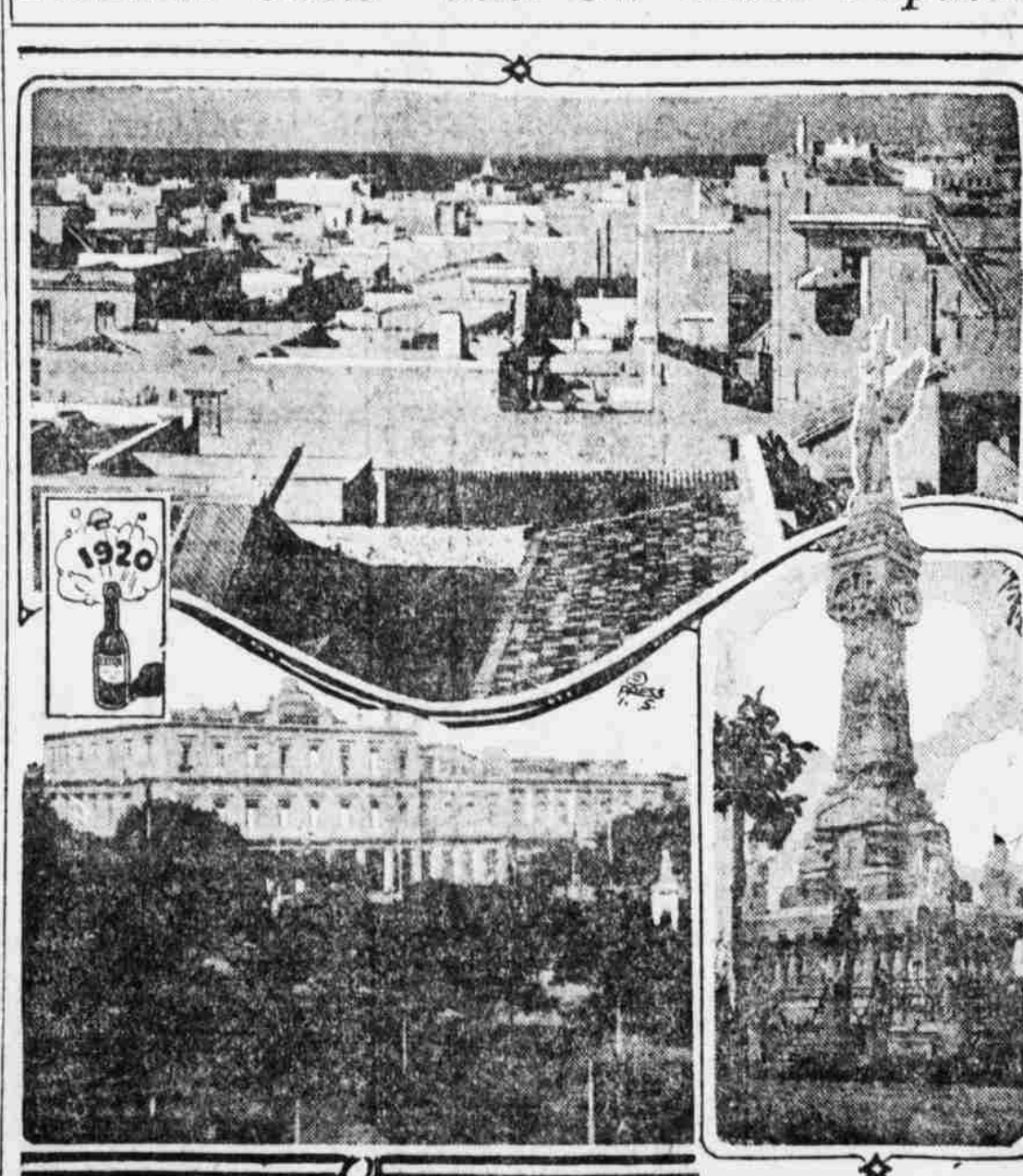
Don't lose sleep with deep colds—try
Flumonia Salve, breathe easy. adv.

SYDNEY RATIFIES TREATY WITH ANGRY DEBATE

SYDNEY, Australia, Jan. 7.—Ratification of the peace treaty and the treaty of guarantee to France by the federal house of representatives at Mel-
bourne was preceded by angry debate. The chief antagonists were the prime minister, William M. Hughes and three other members of the first labor party war administration.

The charge that Mr. Hughes was cen-
surable for the cession of the Marshall and Caroline Islands to Japan prompted the use of the words "you lie" and like expletives. Mr. Hughes said that he was not responsible for the allocation of the islands, nor was the Australian government. The government accepted the situation as it found it and as it had to be. But he did not accept it without setting forth the "White Aus-
tralia" policy.

Nearest Oasis—and Oh How Popular!



General view of Havana. Gran hotel, one of Cuba's largest hotels, and monument erected to Americans who fell during the war in which the U. S. gave Cuba her independence.

When "the whole damned world" goes dry—as far as the U. S. is concerned, the first of the year Havana, Cuba, will be the nearest alcoholically wet spot to the U. S. The state department recently announced that 86,000 passports had been issued to Americans bound for Cuba. No report was sent, presumably, of the number who had one certain attraction at Cuba in mind. Hotel and amusement men in Havana and other centers handled the merriest crowd that has ever celebrated the coming of the new year in their country, where there is no liquor ban.

ANNOUNCEMENT

To the stockholders of the Federal Oil & Refining Company, Inc. Read be-
low copy of telegram received by State Manager for Tennessee:

CLASS OF SERVICE		SYMBOL	CLASS OF SERVICE		SYMBOL
Day Message	Day	Day	Day Message	Day	Day
Day Letter	Day	Day	Day Letter	Day	Day
Night Message	Nite	Nite	Night Message	Nite	Nite
Night Letter	N L	N L	Night Letter	N L	N L

WESTERN UNION
TELEGRAM

NEWCOMB CARLTON, PRESIDENT
GEORGE W. E. ATKINS, VICE-PRESIDENT
SELVIDERE BROOKS, VICE-PRESIDENT

RECEIVED AT MAIN AND MONROE STS., MEMPHIS, TENN. ALWAYS OPEN

A 398A 19 6 Extra
W. W. WOODWARD,
MEMPHIS, TENN.
I WILL RECOMMEND TO STOCKHOLDERS PAYMENT OF
TWENTY PER CENT DIVIDEND IN JANUARY.
D. B. WELTY, PRES. FEDERAL OIL AND REFINING CO.

THIS is, indeed, good news to the stockholders and prospective stockholders of the Federal Oil & Refining Company. The company's assets are approximately one million two hundred and fifty thousand dollars, and it has today sufficient funds in the treasury to pay a 20 per cent dividend.

We are offering to the public for a very limited time only a proposition which probably is the most attractive that has ever been offered to the people of this or any other section of the country.

Refineries Are the Safe Side of the Oil Business

The active management of this company is composed of men who are experienced in the oil business. The company has passed the experimental stage and is a real going oil and refining company. During its formative period, it paid a dividend of ten per cent and plans to pay another dividend of 20 per cent in January.

From the first the company was on a sound basis. The organizers are proud of the fact it was the first oil and refining company to obtain a permit from the Government Capital Issues Commission to sell stock.

An established, properly managed oil and refining business is as safe and sure an investment as a wheat farm or cotton plantation. No other kind of investment can pay today or is paying as large dividends as a good oil investment. The outlook for our company's future is as good, if not better, than that of other refineries at our age.

The Ardmore Refinery, at Ardmore, Okla., was erected in 1914 and all its holdings sold in the fall of 1916, netting its stockholders \$34.00 for every \$100 invested. The Ponca City Oil & Refining Company, Ponca City, Okla., in its four years of operation, paid more than 400 per cent in dividends, and sold out, netting its stockholders \$2,350.00 for each \$100.00 invested. The refinery at Lawton paid for itself in 90 days operation, and the first refinery at Iowa Park, Texas, paid for itself in 30 days operation. The Texas Refining Company, which started a few years ago with a small capitalization, today has a capitalization of \$75,000,000, of which \$45,000,000, we are informed, has been issued to the stockholders in dividends. This is besides the cash dividends, which in 1915 alone, were \$25,000,000. Then there is the Oklahoma Refining Co. of Oklahoma City, which sold, netting its stockholders \$400.00 for each \$100 invested. The J. S. Cosden Refinery, at Tulsa, Okla., which started a few years ago with a refinery one-third the size of our Cushing Plant No. 1, now has a paid up capital of \$30,000,000 and no stock for sale. The Federal Oil & Refining Co. has greater guarantees of success than these companies had.

Divert some of these dividends to your own pocket by promptly taking advantage of this limited stock offering at \$12.50 per share. Federal stock not only offers an investment in which the speculative chances for profit from its proven acreage are enormous, but it offers a safe dividend-paying investment in its refineries, where the element of risk is entirely eliminated.

You contemplate an oil investment. Opportunities come to every one. This one has come to you. The fact that more capital is needed to carry out our plan of development gives you an opportunity to join us. We invite close investigation. If you desire any additional information, write us and it will be furnished gladly without any obligation on your part.

All money received from the sale of stock will be used to build refineries, additional pipe lines, and to buy additional tank cars.

Only a limited amount of this stock will be offered to the public at \$12.50 per share. Stock may be oversubscribed any day. INVEST NOW, AS THE STOCK POSITIVELY ADVANCES TO \$20.00 PER SHARE JANUARY 20th. All applications in the mail up to midnight January 10th will participate in the dividend to be awarded at the stockholders' meeting on January 20th. ONLY THREE MORE DAYS LEFT—YOU WILL HAVE TO ACT QUICKLY.

OUR REFERENCES.

The Bradstreet Co.
R. G. Dun & Co.
Liberty National Bank, Oklahoma City, Okla.
Continental Bank & Trust Co., Ft. Worth, Tex.
First National Bank, Cushing, Okla.

For further information call, write or phone
Federal Oil & Refining Co., W. W. Woodward, State
Manager, 1309 Central Bank Bldg., Main 2182,
Memphis, Tennessee.

We have some good territory open in West, Middle and East Tennessee for stock salesmen and brokers. Give references in your first letter.

Vital Facts and Figures of Interest

We are interested in eight producing wells. Are now drilling four wells and have eleven more contracted for.

We own one refinery at Cushing, Okla., of about twelve hundred barrels daily capacity, now operating. This refinery is located on the Santa Fe tracks. We own our own loading rack and siding. We own pipe lines and right of way connecting us with the common carrier pipe lines passing through this field, which gives us ample facilities for securing our crude oil.

We own our own tank cars for marketing our gasoline.

We own fifty acres of land adjoining Fort Worth, Tex., on which we are erecting a large refinery. This refinery is practically completed and will begin operating some time this month. It will have an initial capacity of three thousand barrels per day, and when fully completed will have a capacity of between five and six thousand barrels per day and will be the finishing plant, making gasoline, kerosene, gas oil, distillate, lubricating oil, greases, and paraffin wax. The land on which this plant is being erected cost us seven hundred and fifty dollars per acre and we refused twelve hundred and fifty dollars per acre before we broke dirt.

We have our own siding and will have loading rack capacity to handle one hundred and fifty tank cars at one time. We are on the Belt line and are also connected with the T. P. and the M. K. & T. tracks. The Texas pipe lines pass over property on the south and the Gulf pipe lines pass on the west, which assures us ample facilities for securing our crude for this plant.

We own twenty acres in fee at Ranger, Tex., on which we will build in 1920, a refinery of two thousand barrels daily capacity. The Texas pipe line crosses this land with an eight-inch pipe line and six-inch pipe line, thus assuring us ample facilities for securing our crude. We own thirty-five acre in fee at Marshall, Tex., on which we will erect a refinery to handle West Texas and West Louisiana crude.

We own a business site in Fort Worth, one hundred fifty by one hundred fifty, on which we expect to begin the erection of our Texas office building this spring.

We own forty-two hundred acres of valuable leases, located in the thick of production in the Burkburnett, Desdemona, Electra, Brady and Caddo fields.

Our outstanding stock aggregates approximately seven hundred fifty thousand. Our liabilities about eighty-five thousand. Our assets approximately one million two hundred fifty thousand, so the book value of our stock today is about \$15.40 per share, par value \$10.00.

PLANS OF THE COMPANY.

Every effort of the company and its management will be devoted to carrying out this policy, viz.: Setting aside 75 per cent of the net earnings for the dividend columns and using not to exceed 25 per cent of the net earnings for drilling purposes; to finish developing its proven acreage to complete and operate four refineries; to manufacture gasoline, kerosene, gas oil, distillate, lubricating oil, greases and paraffin wax; to buy additional tank cars; to build additional pipe lines so that we will run our own oil from our own wells through our own pipe lines and tank cars to our own refineries, which will give us the profit "from the well to the consumer;" to place the company on a monthly dividend basis, beginning March, 1920; and, last but not least, to make every stockholder money, and to make the Federal Oil & Refining Company one of the big independent companies of the southwest.

Get your knife or scissors around this coupon and fill out and mail it today.

APPLICATION Date.....
Federal Oil & Refining Co.,
1309 Central Bank Bldg., Memphis, Tenn.
Gentlemen—I hereby subscribe for.....
shares of the capital stock of the Federal Oil & Refining Co. (par value \$10.00, fully paid and non-assessable, now selling at \$12.50 per share), and inclose herewith my check for \$..... in payment of same.
Name.....
Address.....
Applications under five shares not accepted.